

REMARKS

Claims 1, 4-30, and 33-55 are pending. Claim 1 has been amended. No new matter has been added.

In the Decision on Appeal mailed April 14, 2009, the Board reversed the rejection of claims 1, 6-22, 24-30, 33-37, 40-51 and 53-55 under 35 U.S.C. §102(e) as being anticipated by U.S. Patent No. 5,485,370 to Moss et al (“Moss”), affirmed the rejection of claims 4 and 5 under 35 U.S.C. § 103(a) as being unpatentable over Moss, reversed the rejection of claims 23, 38, 39 and 52 under 35 U.S.C. §103(a) as being unpatentable over Moss, and entered a new ground of rejection for claim 1. Claim 1 now stands rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 5,220,501 to Lawlor (“Lawlor”).

Because the rejections of claims 6-30 and 33-55 have been reversed, the undersigned representative respectfully requests an indication of allowability with respect to those claims.

With regard to claim 1, the new rejection in view of Lawlor is respectfully traversed. Lawlor clearly teaches away from a “home banking terminal is a personal computer,” as recited in amended claim 1. In contrast to the “extremely small niche of sophisticated PC users,” Lawlor provides “dedicated telephone-based banking terminals,” as shown in Figures 3 and 4. *See* Col. 6, lines 50-52; col. 7, lines 5-6. “Unlike PC’s, telephones and prior terminals, the design of the present invention enables the users to intuitively master the terminal without relying on written instructions.” Col. 15, lines 12-15. Accordingly, claim 1 now recites that the home banking terminal is a personal computer, which runs contrary to the teaching of Lawlor. Therefore, it is respectfully requested that the rejection of claim 1 under 35 U.S.C. § 103(a) be withdrawn.

CONCLUSION

The undersigned representative respectfully submits that this application is in condition for allowance, and such disposition is earnestly solicited. If the Examiner believes that the prosecution might be advanced by discussing the application with the undersigned representative, in person or over the telephone, we welcome the opportunity to do so. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account 50-4402.

Respectfully submitted,

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